THIS INSTRUMENT PREPARED BY AND TO BE RETURNED TO Mickel Law Firm, P.A. 1501 North University Ste. 764 Little Rock, AR 72207

Granter: Lisa M. Cummings and Alonzo Cummings
Grantee: Carrington Mortgage Services, LLC

NOTICE OF DEFAULT AND INTENTION TO SELL

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION

IF YOUR PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST YOU

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION GIVEN MAY BE USED FOR THAT PURPOSE.

NOTICE IS HEREBY GIVEN that on Wednesday, January 8, 2025, at or about 10:00 AM, the following real property will be sold and this statutory foreclosure sale will be held at the front door, inside the main entrance of the Crittenden County Courthouse, 100 Court Street, Marion, Arkansas, or the sale will be held in the place at said venue where foreclosure sales are customarily advertised and/or conducted, to the highest bidder for cash:

All of Lots 9, 10, 11, 12 and 13 in Block 16 of the Original Survey of the City of Earle, Arkansas; All of Lots 14, 15, and 16 in Block 16 of the Original Survey of the City of Earl; All of Lots 17, 18, 19, 20, 21, 22, 23 and 24 in Block 16 of the Original Town of Earle, Arkansas, as shown on plat of record on Deed Book X-2, page 638.

More Commonly Known As: 600 Central St, Earle, AR 72331.

On October 13, 2014, Lisa M. Cummings and Alonzo Cummings executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for IBERIABANK Mortgage Company, which was recorded on October 14, 2014, as Instrument No. 2014-05006 re-recorded on October 28, 2014, as Instrument No. 2014-05235 in the real estate records of Crittenden County, Arkansas and is now held by Carrington Mortgage Services, LLC.

The default for which foreclosure is made is due to the failure of payment per the terms of the note and security instrument and is now wholly due. Mortgagee or Beneficiary is exercising its power of sale under Ark. Code Ann. Section 18-50-115 and as such has directed Mickel Law Firm, P.A., as its Attorney-in-Fact or Trustee, to sell the property to satisfy said indebtedness. The party initiating this foreclosure can be contacted at or in care of its servicer: Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, Phone 888-788-7306.

This sale is subject to all matters shown on any applicable recorded plat or bill(s) of assurance; any restrictive covenants, easements, set back lines or encroachments; any unpaid and/or delinquent taxes

Lisa M. Cummings and Alonzo Cummings

Case: 106522-4

or special assessments; any statutory redemption rights of any governmental entity; any prior liens or encumbrances as well as any priority created by a UCC or fixture filing; and, to any matter that an accurate survey of the property might disclose. This property is being sold "as is" with no representation as the condition of any structure(s) thereon or the accuracy of the above legal description. Transfer taxes and recording fees are the responsibility of the purchaser.

Dated: October 28, 2024

Mickel Law Firm, P.A.

1501 North University

Ste. 764

Little Rock, AR 72207

Phone: 888-217-5535

By

James H. Swindle, Jr.

ACKNOWLEDGMENT

STATE OF ARKANSAS

)) ss.

COUNTY OF PULASKI

On this 28th day of October, 2024, before me, Period Qualified and acting, within and for any State and County, appeared in person the within named James H. Swindle, Jr., an attorney of Mickel Law Firm, P.A., a corporation, was duly authorized in his respective capacity to execute the foregoing instrument(s) for and in the name and behalf of said corporation, business trust, estate, partnership, limited liability company, association, joint venture or other legal entity, and further stated and acknowledged that he/she had so signed, executed and delivered said foregoing instrument for the consideration, uses and purposes therein mentioned and set forth.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 28th day of October 2024.

Notary Public

COMM. EXP.
9-01-2031

No. 12715811 *
PULASKI
COUNTY.

Lisa M. Cummings and Alonzo Cummings Case: 106522-4